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[54] UNIVERSAL TELECOMMUNICATIONS
SERVICES ACCOUNT

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[57] ABSTRACT

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705/26; 705/39; 235/380

[58] Field of Search 379/112, 114,
379/115, 120, 121, 127, 144, 91.01, 91.02;
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A method and a system for accumulating charges for telecommunications services used during a calling card call, whether the calling card is periodically billed or prepaid. According to the invention, call information detail information, such as a user identification, a beginning time of the call, and setup parameters of the call, is received for a calling-card call. Services rate information is received for telecommunications services used during the calling-card call. A depletion rate of an available funds account associated with the calling-card call is then determined in real time, and the available funds account is depleted at the determined depletion rate during the calling-card call, also in real time.

48 Claims, 2 Drawing Sheets

